

**Table 15.11-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 1995**

[Dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes	2,307,513,628	1,274,272,275
Life 1/	500,469,384	455,010,534
Fraternal	4,213,973	2,813,764
Fire, marine, casualty, and miscellaneous:		
Accident and health	163,022,600	88,287,453
Fire	32,264,858	3,650,471
Allied lines	20,313,415	636,690
Multiple peril crop	372,637	-
Farmowners multiple peril	284,136	13,741
Homeowners multiple peril	122,847,760	23,716,396
Commercial multiple peril (fire & allied lines)	57,978,627	17,926,854
Commercial multiple peril (liability portion)	46,773,559	15,372,748
Mortgage guaranty	8,163,320	475,624
Ocean marine	6,388,900	4,418,962
Inland marine	26,325,768	14,458,833
Financial guaranty	2,086,128	-
Medical malpractice	20,444,088	10,391,463
Earthquake	1,056,495	-
Workers' compensation	326,092,777	217,981,592
Other liability	109,711,118	29,967,883
Products liability	12,456,797	2,074,044
Private passenger auto no-fault	142,429,170	83,771,514
Other private passenger auto liability	293,227,858	160,747,445
Commercial auto no-fault	8,167,295	7,663,843
Other commercial auto liability	70,748,898	44,503,153
Private passenger auto physical damage	135,776,055	61,132,250
Commercial auto physical damage	18,045,145	7,836,163
Aircraft	10,380,633	1,329,269
Fidelity	5,354,691	5,562,177
Surety	18,512,785	574,292
Glass	87,344	6,098
Burglary and theft	412,018	39,698
Boiler and machinery	2,856,880	1,772,530
Credit	2,298,058	786,885
Title	28,901,868	3,682,821
All other	12,490,725	5,510,406
Surplus lines	96,557,865	2,156,679

1/ Excludes annuities.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 1996*, p. 8.